

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Amy Lauer, et al. Examiner: Cassandra Hope Davis
Serial No.: 10/804,796 Group Art Unit: 3611
Filed: March 18, 2004 Docket: T634.105.101
Title: PERSONALIZED FINANCIAL TRANSACTION CARDS AND METHODS

INFORMATION DISCLOSURE STATEMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Pursuant to 37 C.F.R. § 1.56, the attention of the Patent and Trademark Office is hereby directed to the reference listed on the attached form PTO-1449. The listed reference, U.S. Publication No. 2004/0249748, was published after filing the present application, Serial No. 10/804,796, but before the date of the first Office Action for the present application.

Embodiments of the invention disclosed in U.S. Publication No. 2004/0249748 were in public use prior to the filing date of the present application. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the reference be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

Since this Information Disclosure Statement is being filed more than three months after the U.S. filing date and after the mailing date of the first Office Action on the merits, but before the mailing date of a Final Rejection or Notice of Allowance, the Patent Office is hereby authorized to charge Deposit Account No. 500471 in the amount of \$180.00 to cover the

Information Disclosure Statement

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submission of an Information Disclosure Statement fee as set forth under 37 C.F.R. § 1.17(p) and as otherwise required to ensure consideration of the disclosed information.

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Respectfully submitted,


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Please grant any extension of time necessary for entry; charge any fee due to Deposit Account No. 500471.

CERTIFICATE UNDER 37 C.F.R. 1.8: The undersigned hereby certifies that this paper or papers, as described herein, are being facsimile transmitted to the United States Patent and Trademark Office, Fax No. (571) 273-8300 on this 30th day of May, 2006.


By _____
Name: JoAnn M. Seaton

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